UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA HARRISBURG DIVISION

In re:)
Chairteach an I. Cassalian) CASE NO. 19 02202
Christopher J. Cavalier And,) CASE NO. 18-03303
Maragaret A. Cavalier) JUDGE Henry W. Van Eck
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Debtor)

NewRez LLC d/b/a Shellpoint Mortgage Servicing NOTICE OF DEBTOR'S REQUEST FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC

Now comes Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Creditor"), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 3 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 10/01/20 through 12/01/20. Creditor holds a secured interest in real property commonly known as 4581 MANOR DR, MECHANICSBURG, Pennsylvania 17055 as evidenced by claim number 13-3 on the Court's claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 01/01/21 and will be required to cure the delinquency created by the forbearance period (hereinafter "forbearance

arrears"). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves it rights to seek relief from the automatic stay upon expiration of the forbearance period.

Robertson, Anschutz, Schneid & Crane LLC Authorized Agent for Secured Creditor 10700 Abbott's Bridge Road, Suite 170 Duluth, GA 30097 Telephone: (470) 321-7112

By: /s/ Charles G. Wohlrab Charles G. Wohlrab, Esq.

E-mail: cwohlrab@rascrane.com

CERTIFICATE OF SERVICE

I certify that a true and accurate copy of the foregoing *Notice of Debtor's Request for*Forbearance was served upon the following parties in the following fashion on this 11th day of

December 2020:

Christopher J. Cavalier 4581 Manor DR Mechanicsburg, PA 17055

Maragaret A. Cavalier 4581 Manor DR Mechanicsburg, PA 17055

And via electronic mail to:

Chad J. Julius Jacobson & Julius 8150 Derry Street, Suite A Harrisburg, PA 17111

Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036

United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17101

> Robertson, Anschutz, Schneid & Crane LLC Authorized Agent for Secured Creditor 10700 Abbott's Bridge Road, Suite 170 Duluth, GA 30097

Telephone: (470) 321-7112

By: /s/ <u>Maria Jaramillo</u> Maria Jaramillo

Email: mjaramillo@rascrane.com